

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Juan N. Cruz
Juanita Cruz
Debtors

Case No. 11-04118-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: REshelman
Form ID: 3180W

Page 1 of 2
Total Noticed: 34

Date Rcvd: Nov 14, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2016.

db/jdb
cr
3880105 +Juan N. Cruz, Juanita Cruz, 18 Katelyn Drive, New Oxford, PA 17350-6100
3880107 +CALIBER HOME LOANS, INC., PO Box 24330, Oklahoma City, OK 73124-0330
4452838 BANK OF NEVADA, POST OFFICE BOX 927830, SAN DIEGO, CA 92192-7830
4452839 +BB&T RETIREMENT FUNDS/KENCO GR, 200 W 2ND STREET, WINSTON SALEM NC 27101-4019
+CALIBER HOME LOANS, INC., PO BOX 24330, OKLAHOMA CITY, OKLAHOMA 73124-0330
+CALIBER HOME LOANS, INC., PO BOX 24330, OKLAHOMA CITY, OKLAHOMA 73124,
CALIBER HOME LOANS, INC., PO BOX 24330, OKLAHOMA CITY, OKLAHOMA 73124-0330
3880111 CITIFINANCIAL, 1000 CARLISLE STREET, SUITE 14B, HANOVER, PA 17331-1122
3880115 GREGORY CINTRON, BONT STREET, DOVER, PA 17315
3880116 HOME DEPOT, POST OFFICE BOX 13047, ROSWELL, GA 30076
3933117 +HSBC Mortgage Services, Inc., c/o Aldridge Connors LLP, 780 Johnson Ferry Rd. NE #600,
Atlanta, GA 30342-1439
3880117 #+JUAN CINTRON, 511 BULLET WAY, ABBOTTSTOWN, PA 17301-9604
3880118 +REG FIN CO, 29 N MARKET STREET, POST OFFICE BOX 392, SELINSRGROVE, PA 17870-0392
3880122 ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339
(address filed with court: SNAP ON CREDIT, 1125 TRI STATE PAR, SUITE 700,
GURNEE, IL 60031)
3880127 +WILLIAM R BAST MD, C/O SARA A AUSTIN ESQUIRE, 204 ST CHARLES WAY 193 E,
YORK, PA 17402-4645

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: HFC.COM Nov 14 2016 19:08:00 HSBC Mortgage Services, PO Box 21188,
Eagan, MN 55121-0188
cr +EDI: PRA.COM Nov 14 2016 19:08:00 PRA Receivables Management LLC, POB 41067,
Norfolk, VA 23541-1067
3896261 E-mail/Text: bankruptcy@bbandt.com Nov 14 2016 19:11:06 Branch Banking & Trust Co,
PO Box 200, Wilson, NC 27894-0200
3880106 E-mail/Text: bankruptcy@bbandt.com Nov 14 2016 19:11:06 BB&T FINANCIAL,
POST OFFICE BOX 200, WILSON, NC 27894-0200
3880109 +EDI: HFC.COM Nov 14 2016 19:08:00 BENEFICIAL/HFC, CUSTOMER SERVICE,
POST OFFICE BOX 9068, BRANDON, FL 33509-9068
3934347 +EDI: HFC.COM Nov 14 2016 19:08:00 Beneficial Consumer Discount Company d/b/a Benefic,
C/O HSBC MORTGAGE SERVICES, INC., P.O. Box 21188, Eagan, MN 55121-0188
3880110 +EDI: CITICORP.COM Nov 14 2016 19:08:00 CITI SHELL, POST OFFICE BOX 6497,
SIOUX FALLS, SD 57117-6497
3880112 +EDI: RMSC.COM Nov 14 2016 19:08:00 GEMB/JCP, POST OFFICE BOX 981400,
EL PASO, TX 79998-1400
3880113 +EDI: RMSC.COM Nov 14 2016 19:08:00 GEMB/LOWES, POST OFFICE BOX 981400,
EL PASO, TX 79998-1400
3880114 EDI: RMSC.COM Nov 14 2016 19:08:00 GEMB/WALMART, POST OFFICE BOX 965005,
ORLANDO FL 32896-5005
3918031 EDI: PRA.COM Nov 14 2016 19:08:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk VA 23541
4024011 EDI: PRA.COM Nov 14 2016 19:08:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk VA 23541
3880119 +EDI: DRIV.COM Nov 14 2016 19:08:00 SANTANDER, 8585 N STEMMONS FW, SUITE 1100 N,
DALLAS, TX 75247-3822
3880120 EDI: SEARS.COM Nov 14 2016 19:08:00 SEARS/CBSD, POST OFFICE BOX 6922,
THE LAKES NV 88901-6922
3880123 +EDI: STF1.COM Nov 14 2016 19:08:00 SUNTRUST BANK, POST OFFICE BOX 85052,
RICHMOND, VA 23285-5052
3891735 +EDI: STF1.COM Nov 14 2016 19:08:00 SunTrust Bank, Attn: Support Services, PO Box 85092,
Richmond, VA 23285-5092
3880124 EDI: USBANKARS.COM Nov 14 2016 19:08:00 US BANK, POST OFFICE BOX 108,
SAINT LOUIS, MO 63166
3926466 EDI: USBANKARS.COM Nov 14 2016 19:08:00 US BANK N.A., BANKRUPTCY DEPARTMENT,
P.O. Box 5229, Cincinnati, OH 45201-5229
3880126 +EDI: WFFC.COM Nov 14 2016 19:08:00 WF FINANCIAL, MAC 4031-080, 800 WALNUT STREET,
DES MOINES, IA 50309-3605
3886959 +EDI: WFFC.COM Nov 14 2016 19:08:00 Wells Fargo Bank NA, 4137 121st Street,
Urbandale IA 50323-2310

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
3921108 Sun Trust Bank
3880121 Sun Trust Bank
3880108 THE LAKES , NV 88901-6922
WINSTON SALEM, NC 27101

cr* ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339
(address filed with court: Snap-on Credit LLC, 950 Technology Way, Suite 301, Libertyville, IL 60048)

3920152* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)

3895717* ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339
(address filed with court: Snap-on Credit LLC, 950 Technology Way, Ste 301, Libertyville, IL 60048)

3880125* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US BK RMS CC, 205 W 4TH STREET, CINCINNATI, OH 45202)

TOTALS: 4, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2016 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Gary J Imblum on behalf of Joint Debtor Juanita Cruz gary.imblum@imblumlaw.com,
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;b
ernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com
Gary J Imblum on behalf of Debtor Juan N. Cruz gary.imblum@imblumlaw.com,
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;b
ernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com
Joshua I Goldman on behalf of Creditor LSF8 MASTER PARTICIPATION TRUST, BY CALIBER HOME LOANS,
INC., SOLELY IN ITS CAPACITY AS SERVICER bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin T McQuail on behalf of Creditor HSBC Mortgage Services ecfmail@mwc-law.com
Linda Arlene Michler on behalf of Creditor Branch Banking and Trust Company
Linda.Michler@Michlerlaw.com, Dhamilton@michlerlaw.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 Juan N. Cruz
First Name Middle Name Last Name

Debtor 2 Juanita Cruz
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6562**

EIN --

Social Security number or ITIN **xxx-xx-5556**

EIN --

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:11-bk-04118-RNO****Order of Discharge**

12/15

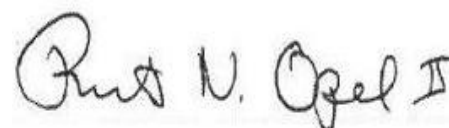
IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Juan N. Cruz
aka Juan Cruz-Negron

Juanita Cruz
aka Juanita P. Cruz

**By the
court:**

November 14, 2016



Honorable Robert N. Opel
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.